

**Information to identify the case:**

Debtor 1	<u>Lisa M. Hickman</u>	Social Security number or ITIN	xxx-xx-7939
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-24964-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lisa M. Hickman  
aka Lisa M. Konczyk

11/15/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lisa M. Hickman  
 Debtor

Case No. 19-24964-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db  
 518385662 +Lisa M. Hickman, 225 E. Weber Avenue, Villas, NJ 08251-2240  
 518386963 +Amerihealth Ins. Co. of NJ, 1901 Market Street, Philadelphia, PA 19103-1480  
 518385663 Anthony Hickman, 1826 Mt. Pleasant Road, Tuckahoe, NJ 08250  
 518385663 +Atlantic Diagnostic Labs., 3520 Progress Drive, Suite C, Bensalem, PA 19020-5810  
 518385664 +Barclays Bank Delaware, Northstar Location Services, 4285 Genesee Street,  
 Cheektowaga, NY 14225-1943  
 518385665 +C&R of Northfield, P.O. Box 35, 201 Tilton road, Northfield, NJ 08225-1247  
 518385666 +Cape Radiology, P.O. Box 697, Cape May Court House, NJ 08210-0697  
 518385668 +Cape Regional Physicians, P.O. Box 593, Cape May Court House, NJ 08210-0593  
 518385671 +CitiBank N.A., P.O. Box 8061, Mason, OH 45040-8061  
 518386964 Kristopher Hill, 1826 Mt. Pleasant Road, Tuckahoe, NJ 08250  
 518385676 +Midland Credit Mgt., P.O. Box 301030, Los Angeles, CA 90030-1030  
 518385678 Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577  
 518406137 +Quicken Loans Inc., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 518385679 +Rainbow Pediatrics, P.O. Box 617, Ocean View, NJ 08230-0617  
 518385680 Synchrony Bank, ERC, P.O. Box 23870, Jacksonville, FL 32241-3870  
 518385681 +TD Retail Card Services, P.O. Box 731, Mahwah, NJ 07430-0731  
 518386961 +UNKNOWN, PO Box 674169, Marietta, GA 30006-0070  
 518386962 UNKNOWN, PO Box 661038, Chicago, IL 60666-1038  
 518385683 +Verizon Wireless, McCarthy BurgessWolff, 26000 Cannon Road, Cleveland, OH 44146-1807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Nov 16 2019 05:53:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518385667 +E-mail/Text: lriley@caperegional.com Nov 16 2019 01:25:23 Cape Regional Medical Center,  
 2 Stone Harbor Blvd., Cape May Court House, New Jersey 08210-2138  
 518385669 +EDI: CAPITALONE.COM Nov 16 2019 05:53:00 Capital One Bank USA N.A., P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 518385670 +E-mail/Text: bncnotices@stengerlaw.com Nov 16 2019 01:25:07 Capital One N.A.,  
 c/o Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2454  
 518385672 +EDI: WFNNB.COM Nov 16 2019 05:53:00 Comenity Bank/ Peebles, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 518385673 E-mail/Text: GOLF\_STBankruptcy@gatewayonlending.com Nov 16 2019 01:24:58  
 Gateway One Lending & Finance, 175 N. Riverview Drive, Anaheim, CA 92808  
 518385674 E-mail/Text: Check.bksupport@globalpay.com Nov 16 2019 01:25:00 Global Payments Check Serv.,  
 P.O. Box 661038, Chicago, IL 60666  
 518385675 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 16 2019 01:36:12 Merrick Bank,  
 P.O. Box 9201, Old Bethpage, NY 11804-9001  
 518385677 EDI: PRA.COM Nov 16 2019 05:53:00 Portfolio Recovery Assoc., P.O. Box 12914,  
 Norfolk, VA 23541  
 518387299 +EDI: RMSC.COM Nov 16 2019 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518385682 +E-mail/Text: CollectionsCompliance@firstdata.com Nov 16 2019 01:27:36 TRS Recovery Services,  
 P.O. Box 674169, Marietta, GA 30006-0070  
 518385684 EDI: WFFC.COM Nov 16 2019 05:53:00 Wells Fargo Auto, MACT9017-026, P.O. Box 168048,  
 Irving, Texas 75016-8048

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 33

Date Rcvd: Nov 15, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Joseph T. Margrabia on behalf of Debtor Lisa M. Hickman jmargrabia@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4